



“Simplifying Regulation for Agents and Brokers...”

**Officers And Directors**

April 1, 2009

Ralph Haffley  
**Chairman**  
Monumental Life Insurance Co.  
Lexington, KY

Jimmy Jacobs  
**Vice Chairman**  
Jacobs Financial Group  
Chesterfield, VA

Nicole Aschbrenner  
Insurance Coverage Specialists  
Clarksburg, MD

Daniel Barry  
Principal Financial Group  
Charlotte, NC

Timothy C. Flanagan, Jr.  
Hinrichs Flanagan Financial  
Charlotte, NC

Scott Foster  
State Farm Insurance  
Conyers, GA

William Hume  
State Farm Insurance  
Gurnee, IL

Eric Keffer  
Stephens Matthews Marketing  
Marietta, OH

Ron Kleiman  
BenefitVision, Inc.  
Long Grove, IL

Mitchell Ostrove  
The Ostrove Group, Inc.  
White Plains, NY

Jay Perlman  
Owr Opinion, LLC  
Bala Cynwyd, PA

Robert Poli  
Insurance Marketing Center  
Rockville, MD

Doug Sutton  
Doug Sutton Insurance Services  
Raleigh, NC

Peter Ludgin  
Executive Director

As the Chairman of Agents for Change I would like to introduce you to our trade association. Our members are insurance agents and brokers nationwide from across all lines of insurance who are working together to enact a national insurance charter to allow producers the option of being regulated at either the federal or state level.

Agents for Change provides opportunities to participate in policy development and presents members of Congress with expert advice as they move forward to modernize insurance regulation. We are growing exponentially and our efforts are receiving plaudits from Congress, trade associations, and the press. But strength is in numbers and we need your help.

I agreed to become the Chairman of Agents for Change because I strongly believe the current regulatory system is broken. Likewise, there are distinct advantages for agents and brokers within the framework of a national insurance charter. These include: (1) time spent on licensing issues would be greatly diminished; (2) speed to market of products would be greatly enhanced; (3) consumers would have more products at more competitive rates from which to choose; (4) we would greatly increase our ability to serve our customers no matter where they live (or move), and; (5) while the federal tax code recognizes the important role that life insurance and annuity products play in protecting the financial well being of Americans, insurance is the only segment of the financial services industry that does not have a single national advocate to serve as an expert resource on insurance issues.

Agents for Change strongly commends Representatives Melissa Bean (D-IL) and Ed Royce (R-CA) for introducing the National Insurance Consumer Protection Act (H.R. 1880) on April 2, 2009 in the House of Representatives. This bill will help producers get out from under the red tape, onerous paperwork, and excessive costs that go hand-in-hand with the state based regulatory system.

If you are an agent or broker and share our goal of modernizing insurance regulation, there are several things you can do to help. First and foremost join Agents for Change (it's free). You will receive periodic updates from Washington, D.C. and be presented with opportunities to help influence your elected officials. These may include: attending an in-district meeting with your member of Congress, sending a letter to the editor of your home town newspaper, or writing your elected officials. Your comfort level determines your level of involvement.

Whether it is life, property & casualty, or health – insurance is critical to our nation’s economy and we must stand up and make sure our voices are heard as proposals are debated in Washington, D.C. that stand to affect our livelihood.

If you have any questions, or would simply like to share your thoughts on Agents for Change or a national insurance charter, please feel free to contact Peter Ludgin who serves as the executive director of Agents for Change at [peter@agents4change.net](mailto:peter@agents4change.net) or (202) 589-1929. Or you can contact me directly at [ralph@agents4change.net](mailto:ralph@agents4change.net).

Thank you for your willingness to help simplify regulation for agents and brokers. Educate yourself and make sure your voice is heard!

Sincerely,



Ralph Haffley  
Chairman

p.s. - don't forget to share our website with friends and colleagues who might be interested in Agents for Change.